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THURSDAY, MARCH 5, 1903.

A POST MORTEM.

Our Washington correspondent in discussing the defeat of the Aldrich bill says that aside from all questions as to the merits of the measure, the Democrats presented the strongest argument: that the advocates could not overcome the objections of the feature of the bill which allowed the loaning of government funds to banks at one and one-half per cent, while banks could loan the money at six per cent.

If the advocates of the Aldrich bill were not able to meet this objection they must have been ignorant, indeed. Several days ago we printed a communication from a well known banker in Richmond, in which he raised the objection that the bill would make it unprofitable for banks to use government deposits unless there should be some concession in the rate of interest to be charged, or in the class of securities to be held as collateral. Our correspondent raised the following objections to the bill:

In the first place, he recommends imposing not less than one and one-half per cent tax on government deposits in national banks, while the government bonds held as security for deposits pay the banks less than one and three-fourths per cent, per annum; and as the reserve banks have to keep from fifteen per cent to twenty-five per cent, reserve against these deposits, they would, under the passage of this measure, find government deposits a loss to themselves.

Again, railroad bonds which could be taken as security would pay more than three and one-half per cent, per annum, and the presumption is that they would not be taken at anywhere near the price at which they could be taken, and the amounts of same deposits would have to be so large that it would leave no profit to the banks even at that.

His bill provides that outside of government bonds, no bonds shall be taken other than bonds of railroad and other public utilities, and that the amount of same deposits would have to be so large that it would leave no profit to the banks even at that.

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So you see how much this would curtail the amount of bonds to be taken by the Secretary of the Treasury as security against deposits. The amount would necessarily be very small.

As stated in the first part of my letter, this requirement would throw down the bonds to those of the Pennsylvania Railroad, the Illinois Central and the New York Central, which sell on a basis of less than three and one-half per cent.

So deducting net loss of one-half per cent interest on deposits, and considering that the banks have to keep from fifteen per cent to twenty-five per cent, reserve out of the said government deposits, the profit left to the banks would be very small; and think the circumstances I do not think they would be willing to run the risk of buying the bonds and taking the deposits for so small a profit, and I believe many of them would give up their deposits, which would lessen the effect of increase the medium of exchange.

It must be remembered that these government deposits are "subject to check," yet under this bill they were to be protected by gilt-edged securities deposited with the government as collateral, and they were to pay an interest of not less than one and one-half per cent. Is there a business man in Richmond who would not jump at a proposition of this sort from a local bank? It is not the custom of Richmond banks to pay any interest whatever on deposits "subject to check." A few of the banks here pay a small interest on "daily balances," but they do not secure deposits by putting up bonds as collateral.

Again, Democratic Senators should have known that except in times of scarce money the big banks of the country lend at a much smaller rate of interest than six per cent. Call loans in New York in times of easy money bring from one and one-half to three per cent, and there is much complaint now because in the present stress five per cent is demanded on time loans. But suppose the banks would make a good profit on government deposits under the Aldrich plan, would it not be better for the government to get one and one-half per cent interest on its surplus than to keep the money in the treasury vaults and get no interest whatever?

For our part, we have seen absolutely no argument against the Aldrich bill. It seemed to us to be a wise and necessary provision to meet an emergency, and it was a great mistake to defeat it. Since last Friday the sub-treasury has drawn from the banks nearly \$4,000,000, thus still further depleting the surplus reserves and pinching the banks

at a time when money is needed in the activities of trade and at a time when the government has in its treasury far more money than it has any need for.

THE PRESIDENT'S INCONSISTENCY.

In his letter to Mr. Clarke Howell, of the Atlanta Constitution, on negro appointments, President Roosevelt said that he could not treat more color as a bar to holding office any more than he could so treat creed and birthplace—always providing that the applicant is a worthy and well-behaved American citizen.

"Just as little," he added, "will I treat it as conferring a right to hold office."

The New York Sun reproduces and commends this statement from the President, but says that unless he has changed his view it does not represent his real attitude toward the negro. The Sun recalls that in a letter published by Mr. Roosevelt on November 27, 1902, he said:

"It is and should be my consistent policy in every State, where the numbers warranted it, to recognize colored men of good repute and standing in making appointments to office. . . . It seems absurd to let the colored man know that if he shows in a marked degree the qualities of good citizenship—the qualities which a white man we feel are entitled to reward—then he will not be cut off from all hope of similar reward."

The President may be deceiving himself; it is a habit that most of us have. But it is clearly shown in the extract last quoted that he is disposed to recognize the negro as such and to confer office upon him because he is a negro. There is no warrant in the Constitution, even in the Fifteenth Amendment, for this.

The Fifteenth Amendment does not even protect the negro from discrimination in this respect. It simply says that the right of a citizen to vote shall not be denied on account of race, color or previous condition of servitude. This enactment was for the special benefit of the negro, but nothing is said about his right to hold office. An effort to engraft that provision on the amendment was defeated.

VIRGINIA'S CALL.

In defending that clause in the Constitution of Virginia which restricts the suffrage our contention as patriotic Virginians is that it was necessary to rid ourselves of the menace and demoralization of the negro vote. We did not fear negro domination. We had learned how to control the negro vote. But we did fear the evil effects of the methods that many claimed it was necessary to employ. An so a Constitutional Convention was called and a suffrage plan adopted which has most effectually purged the voting lists. Our defense is that nothing short of a revolutionary measure could accomplish the reform, and that, now that the cause is removed, our elections should be pure. If this is not done; if there is fraud or if there is reasonable suspicion of fraud and corruption in our elections hereafter, our last state will be worse than the first, for there is now not even a pretext for it.

But the Constitution cannot do it all. We must have a pure elections law. It must be a radical measure, guarding the ballot box and the franchise at every point, and it must be rigidly enforced.

Pass the Barksdale bill. We care not who is the author of the bill; we care not whose name it bears. It would be quite as acceptable to us by any other name. But that is the right sort of a bill, and we hope it will pass without opposition. Let the General Assembly serve notice on the people, on voters, on candidates and on election officers that fraud and trickery and bribery will not be tolerated, and that those who try it will surely be punished to the full extent of the law. We need a law that will be as a stern and unmistakable edict of the Commonwealth. We need a law so drastic that it will leave no room for doubt and will be a warning to all who would commit a sacrilege.

Especially should we serve notice that the corrupting influence of money must never more be permitted in a Virginia election.

ELECTION OF SENATORS.

In olden times it was well enough for United States Senators in Congress to be elected by the General Assembly. But the good old custom has been so shamelessly abused that it is no longer good, and the people must take matters in their own hands.

The Senate, it would appear, will never give the people an opportunity of voting upon such an amendment, but there is another alternative. Article V of the Federal Constitution provides that "The Congress, whenever two-thirds of both Houses shall deem it necessary, shall propose amendments to the Constitution, or on the application of the legislatures of three-fourths of the several States, shall call a convention for proposing amendments," &c. A movement, and a resolution committing Virginia to the proposition has been introduced in the General Assembly. Other States will not and the United States Senate will see by and by that the people are in earnest.

RICHMOND'S BANKS.

What other city in the United States anywhere in Nashville's class will show a growth in its bank deposits of \$4,000,000 in five years? This is a real test of it—that is, the money of the people—the vitalizing force, the life-blood of commerce—Nashville's American.

That's a good statement, but we can see it and go it three times better.

On December 15th, 1896, the bank deposits of Richmond amounted to \$10,089,015.55; on September 15th, 1902, to \$21,887,049.09. It will be seen from this that our deposits more than doubled during that period. The increase was \$11,800,000, or 118 per cent, and this large increase in deposits enabled the banks and trust companies to augment their accommodations to customers in the way of loans and discounts more than \$8,000,000, or 73 per cent.

LIQUOR AT THE CAPITOL.

It is now a law that no liquor shall be sold in the Capitol at Washington.

It is said the amendment which has affected this change was offered and adopted as a "joke." However that may

be, those who may try to have it repealed will find that their job is no joke.

All over the land it is apparent that the people have determined to put more restraint upon the sale of liquor than has existed heretofore. Ultra temperance sentiment favors prohibition, while conservative sentiment supports regulation and restraint, with respect to places, hours and other conditions.

It is said that "Congressmen will now go about with their whiskey bottles in their pockets." We doubt it. The time has passed when public sentiment would overlook that sort of thing. In most election districts where contests are usually made the Congressman who is in the habit of carrying a whiskey flask in his pocket will be easily crushed.

It is the bounden duty of Congressmen—as of other people—to respect the laws Congress has made.

LABORERS AND SERVANTS.

One hundred thousand negroes are wanted in the Transvaal to work in the mines. An effort has been made to get them from Central Africa, but without success. The mining companies are now looking to China and to the negro population of the United States for a supply. But we tell them they needn't look to this country for relief. The demand here exceeds the supply. And in America, we guess, they have never paid as good wages as we have paid here in America.

All over the United States labor is scarce. That is particularly true with respect to farm hands and female domestics. Women, cooks, washers, nurses and maids, find no delay or difficulty in obtaining situations. For cooks especially there is great clamor. We are told that it is so throughout the land. In St. Louis hundreds of well-to-do families have abandoned housekeeping and gone to living in family hotels. In this city many families would follow that suit if there were family hotels to go to. Such hotels are now a desideratum in most of our cities, but with the want of them will come a supply in time. But those hotels will not satisfy the needs of the poor, nor of persons who have large families of children.

President Roosevelt pleads for large families, but they are not desired in flats and in hotels—unless indeed the children are exceptionally quiet and good.

Why this great dearth of farm hands and domestic servants?

Special reasons may control in special localities, but the prevailing business prosperity is most accountable for it, we think.

The manufacturing industries are employing more men and women, more girls and boys than of old. Hence the drain on the farming population.

More city families employ—or want to employ—servants than heretofore. And in proportion as men make better livings for themselves, the less they are inclined to see their womenfolk doing household drudgery for themselves or for others.

What is the remedy?

We do not know, unless it be family hotels, and they would bring relief only to well-to-do people.

Won't the time come when more of the family cooking and washing will have to be done off the premises, and when wives and daughters of persons of moderate means will be compelled to assume a large portion of the household work?

DEPARTMENT STORES.

At a reception given by leading women at Tuxedo the other night, Mrs. Florence M. Stowell, who is employed in a department store, declared that an experience in a great New York store in these days was a liberal education to a girl, and was bound to be improving mentally, physically and financially. The very experience, she said, of meeting the different sorts of people was in itself a great broadening influence, and the systematization of the business of the store could not but have its effect in making a young woman systematic and economical in her own expenditures of time and industry.

There is no denying the fact that business training is good for everybody, and girls who work in the department stores get good training. But it would be much better for them and for society if all the girls could have their training at home. In this prosperous land every working man ought to be able to earn enough to keep his daughters in comfort without sending them out to earn a livelihood in the stores or elsewhere.

We ventured to remark a few days ago that the Watts liquor law in North Carolina, which forbids the sale or manufacture of whiskey anywhere in the State except in incorporated towns that have not gone "dry," had some weak points which those who desire to risk its violation would be quick to find. It seems that this is not only true, as has been shown, but there are some loopholes through which distillers and others who so desire may be able to evade the law legally. That the would-be evaders have discovered at least one of these loopholes is shown by the fact that the Legislature, in its closing hours, is flooded with applications asking that small communities and straggling settlements that have grown up around distilleries here and there throughout the State be incorporated and called towns. Quite a number of cross-road bar-rooms in the country about which are two or three or more houses are asking to be made "towns," by special enactment in order that the bar-rooms and distilleries that are already flourishing in the proposed "incorporate limits" may remain in full blast. We should presume that the temperance sentiment which forced the Legislature to make the Watts law will prove strong enough to keep the same body from "incorporating" mountain distilleries and cross-road bar-rooms.

The Missouri Legislature has had before it a bill known as the "Miration bill." It was designed to put a stop to flirting between young men and school girls in towns where female seminaries are located. It has been defeated, al-

though it was asked for by the president of the female college at Lexington and endorsed by letters from nearly every female college in the State. It is said that the conditions at Lexington were almost intolerable, as the girl students could not go on the street without being subject to ungovernably conduct on the part of the boys and some of the older residents, and for this reason the president of the institution appealed for relief through legislation.

The presidents and other officers of Virginia female schools do not need special laws to protect their girls from the attentions of dudes. There are sufficient laws on the books already, and when these and moral suasion fail they have recourse to bird shot and a single barreled shotgun.

Congress has made provision for the construction of five battleships and two training ships and one training brig. It has also provided for doubling the number of cadets at Annapolis and increasing the enlisted men of the navy by 3,000. These and other items, together with this year's work to be done at the government's navy yards, and expenses of the navy, make up a bill of over \$90,000,000.

As we understand it, this year's congressional appropriation bill does not contain an item for a new postoffice building in New York city. The money is not needed yet, for a site has not been selected, but it looks as though the postoffice will be housed in a wing of that enormously large passenger depot which the Pennsylvania Railroad Company purposes building in connection with its tunnel under the Hudson.

Persons who crave admission to the swiftest society in New York are known to be willing to pay \$100,000 for a parterre box in the Metropolitan Opera House, but no present holder will sell. It is doubtful, the newspapers say, if any boxholder would sell for \$125,000.

Gulfport county, N. C., is going to give a practical demonstration of the only way known among men and nations to get good roads. Gulfport proposes to raise \$300,000 by a bond issue to be expended in making her roads good.

A Wilmington, N. C., alderman got drunk, interfered with the firemen who were extinguishing a blaze, got in jail for his pains and is now confronted with impeachment proceedings. Strenuousness personified.

Wilmington is not in the Nash-Davidson monument fight now on in North Carolina, being willing to let Raleigh, Charlotte, etc., do all the scuffling and have all the monuments.

The chorus girls who invaded Wall Street the other day were perhaps the first of their sex to prove their utter lack of fear of bulls, bears and such animals.

Norfolk proposes to show her faith in the great Jamestown Exposition scheme by chipping in \$200,000, as much as the State of Virginia has been asked for. Good for Norfolk.

The Cummins redistricting bill is seriously threatened with demise before it can even have the pleasure of occupying a pigeon hole.

Pittsylvania county's supervisors believe in working the machine to its fullest capacity, the road machine we mean.

The Chicago was not big enough for the great Crowninshield. He wanted the whole Illinois. Mighty man this Mr. "Crowninshield."

Andrew Carnegie likes tall men. He admits that he is a big man, but regrets that he isn't a tall one.

The ministers propose to do some lively moving before they permit any Sunday fast moving on the speedway.

Personal and General.

Curtis J. Lyons, the territorial meteorologist, has begun the sending of daily weather observations to the United States Weather Bureau.

Secretary Moody, of the navy, will leave Washington in a few days for a long trip in the West Indies.

Rev. Dr. K. Kohler, senior rabbi of Temple Beth-El, New York, has just been called to the presidency of the Hebrew Union College, of Cincinnati, O.

Temple Prime, the well-known cosmologist and author of a number of works on the subject of genealogy, died at Huntington, L. I., last week.

A bill appropriating \$5,000 for a life-sized statue of President Sylvester Waterhouse of Washington University, the Legislature on Tuesday. It is to be placed in Statuary Hall, in Washington.

President James, of Northwestern University, has outlined plans for a great celebration in Chicago at the bicentennial of John Wesley to last the week to which prominent Methodists from all over the world are to be invited.

Among the many singular provisions in the will of Professor Sylvester Waterhouse of Washington University, was a bequest of \$25,000 to Washington University, which shall not be available until the year 2000 and not then until the principal and interest amount to \$1,000,000. He gave \$5,000 to the Missouri Historical Society in 1900, with the understanding that the principal and interest must remain untouched until 1950.

President Loubet has arranged to visit Algeria in April. He will make a tour inland as far as Oran and Constantine.

Remarks About Richmond.

Managers Journal: The Richmond gentleman who got Senator Martin in a "box" in their postoffice squabble ought to open the "box" before they proceed further.

Norfolk Virginian-Pilot: Richmond is to have another carnival this spring. And yet Richmond swore off a year ago with all the vigor that comes of a next morning head.

Fredericksburg Star: Senator Martin seems to have pleased some Richmond people and displeased others, but it takes a remarkable and extraordinary public man to please all of the people. Suffice it to say that the Senator did his duty helped the city of Richmond.

Newport News Press: A new establishment at Richmond, the making and selling of pie, will have a capacity of 10,000 a day. A pill foundry with a commensurate yield will be looking for a site in Richmond also in the near future.

The Man ABOUT TOWN

DAILY DIARY, MARCH 5TH.
I P. M.—Started to build the fire.

MORAN! Don't always let everything go up in smoke.
Little Willie's just seven.
But he's on his way to heaven!
For he went to light the fire
In the absence of Maria!
And he used the can of oil—
Willie didn't like to tell.

A trip along the line in Manchester is worth a transfer at Seventh and Main to the Hull-Street car.

Forgers is, first of all, the hanging-out place for up-town Councilmen and all-around good fellows at Moore & Burke's, where all the gossip that is going around may be landed and added to before one reaches Bowser's.

And the easy-going courtesy that hangs around Washington & Barry's drug store stars one in the face with a smile that makes him feel like going back in the next fifteen minutes to get another bowl of pills.

And Mr. Toney's clientele have all the political tips. They can tell the exact date upon which Congressman Lamb will sail out his annual package. And they know what the Legislature is going to do next.

While Billy Carter knows the pedigree of every horse in the mandarin sphere, and Alderman Scott knows the pedigree of everybody in the poor house, for he's chairman of the committee.

We wouldn't miss Walter Smith, of the Fire Department, for he's a good fellow to verify what the other fellows of good fellows full of news.

And at the jumping-off place in Dr. Welsger's, who can write poetry alike, most as good as our own, just such people, and there are many whom we may not have named who are just as bubbling over with information as the others, and we can prove it all by John Bagley, who knows.

All the folks are beginning to save up to go to Baltimore to attend the meeting of the Grand Lodge.

We wouldn't miss that thing for anything, for we want to see Archie Burke chosen grand secretary, and we are going to whoop that up for the Monumental City; and, when it comes to whooping up, we know how to whoop.

Along with the Elks will go a whole lot of private citizens, for the grand meeting of the Elks is worth the while of anybody's trip.

Our good friend, Roocleolioli, got a letter from Cleveland the other day with this inscription:
"Roocleolioli Brothers, Richmond, Va.: 'The astute mission of Postmaster Knight knew what it meant, for a time had he stood under the friendly shadow of Roocleolioli's awning to keep out of the wet, while waiting for a South Side car to come along. So he ups and takes the letter to him, sees exposed, and turned out to be for the man to whom the letter was taken. And we have good men at our postoffice, and few letters go astray.'"
H. T.

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Trend of Thought In Dixie Land

Knoxville Sentinel: According to Senator Clay, of Georgia, the Cuban reciprocity treaty contemplates a great benefit to the commerce of the South. Wonder if the administration didn't make a mistake in conceiving a measure so favorable to this section?

Montgomery Advertiser: "I'll roar you as gently as any suckling dove" might have been the Shakespearean motto adopted by Senator Tillman as a prelude to his speech the other day. He really surprised the Senate by making, for him, a very temperate speech.

Birmingham News: It may be the politicians' game in the House at Washington now, but the business men of the country are watching the game from the benches, and their views may later take the form of ballots.

Nashville American: The President made a good speech in New York Tuesday evening at the meeting of the American People's Club. It was an inspiring speech and one to be read by "men desirous to live in the soft places of the earth and to walk easily on life's journey." Such a speech will stimulate them to high endeavor.

Dallas News: President Roosevelt has appointed fewer colored men to office than President McKinley appointed. The latter was beginning to appreciate the wonderful tact which enabled Mr. McKinley to avoid difficulties.

Savannah News: Mr. Bryan seems more concerned about having the Kansas City platform endorsed than about the success of the Democratic party in 1904. The reason is probably that it was his personal platform. He would like the party to pay him the compliment of saying that he was right then and of recognizing his greatness as a statesman by following him again. It is practically certain that he will not be gratified by White's answer to Democratic principles, the national convention in 1904 will endeavor to make a platform and have a ticket that will command the support of a majority of the voters.

Memphis Commercial-Appeal: The Republican party would miss Senator Tillman more than the Democracy would.

North Carolina Sentinel: The Henderson Gold Leaf says: It is said that since the law was passed dividing murder into degrees that crime has increased 25 per cent. in North Carolina. Under the existing law, which requires premeditation to be established, it is difficult to convict a person of capital offense no matter how atrocious the crime may be. Let us return to first principles.

The Greenville Reflector does not hesitate to speak right out in the following fashion:

Just think of the possibility of having to choose between Hearst and Roosevelt for the presidency! Great snakes! What a magnificent place to take to the woods!

The Wilmington Messenger says: The negro problem in the Southern States is heard from across the Atlantic. The newspapers of Paris are now discussing the question. Well, they know as much about it as we do. The Northern editors who are discussing it

"BOBS" His Trials, Tribulations and Triumphs.

By REGINALD LANG.

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CHAPTER XIV.
"Well, boys, I've seen the lad, and it's Bobs enough. He is unconscious, as yet, though the doctor says that it is all probably only temporary."

"How can we know anything about his doings? I should like to hear from him," said Reddie.

"The doctor is going to write me at the same place in Vermont, London Winkel and smiled at the others."

"How are you going to get the letters?"

"O, that's all right. I have a friend up near Burlington, and I shall write him to call for and forward to me all letters that may go to him."

"I've got to have that boy back soon, that's flat," Reddie looked very determined, and more or less ugly.

"You can't get him back till the hospital discharges him, so that settles that old man. Mr. Van Nostrand is going to look after him, they say. Perhaps he will take a shine to the boy and then, when he will be, you can't claim him."

"I'll get him by hook or crook, you can just bet your life."

"Well, good day to you all. I'm glad to see such devotion on the part of an uncle like you."

Arriving at his room he threw off his coat and lighting a pipe he sat down in a comfortable chair and opened his book to the very touching.

"Now let me see if I can find what my dear friend Reddie objected to." He turned over page after page, but nothing presented itself which appealed to him. He looked at the picture of Reddie's part of prohibiting Bobs' reading it.

"Well, I am blessed if I can see anything here that the boy should not have read. Come to think of it, he wasn't reading, was he? He was staring at a picture. Let me look at this stuff again."

Suddenly his eyes lit on the picture of a child holding a hoop and looking at a large dog. He read the name with a start and then looked at the opposite page, where he saw a picture of a stately English house. "Is it possible? Why, of course, now I see the resemblance. Reddie, my lad, you will never see your young nephew again if I can keep him out of my way."

He closed the magazine and threw it on to the table, then knocking the ashes out of his pipe he rose and went into his bedroom.

CHAPTER XV.
"Mr. Carlingford, I am delighted to see you, but you have been very remiss. I expected that you would come soon after the dinner to have that chat with me about India. Surely you were not frightened by the cholera?"

"No, Miss Van Nostrand, but I was called away from the city and did not think it would make enough impression on you whether I came or did not."

"I regretted to hear of your father's loss of his gems. It must have been a great blow to him."

"Yes, and he feels that it was entirely owing to his carelessness, also, and that he should have been more careful in his mend matters or make it any easier to bear."

"No, I suppose not."

"We have had many excitements in our family of late. You have heard of my sister's experience, have you not?"

"I saw some account of it in a paper that was sent me. I hope that she was not injured."

"No, indeed, thanks to that plucky boy who was so badly hurt."

"How is the young chap?"